

EXHIBIT Q

EMAIL THREAD: DIRECT COMMUNICATION TO BRANCH MANAGER JASON MILLER, WITH OFFICIAL RESPONSE FROM AMY DALE (SVP)

Date Range: March–April 2025

Subject: Urgent Request for FHA Case Transfer, Regulatory Instructions, and Evidence of Communication Misconduct

This email thread includes:

- Plaintiff's direct outreach to Jason Miller (Branch Manager, New American Funding), seeking resolution and release of the FHA Case.
- Subsequent response from Amy Dale (Senior Vice President of Customer Service), acting as an executive authority.
- Dale's confirmation of procedural steps and responsibility, followed by the company's failure to comply.
- Relevance to spoliation, executive misrepresentation, and NAF's decision to operate outside formal FHA protocol.

This exhibit supports:

- Count VI and VII of the Complaint
- Emergency Declaration (Spoliation and Misconduct)
- Motion for Sanctions

From: mfmallah87@icloud.com
Subject: Re: Subject: Urgent: Final Legal Demand & FHA Case Transfer Request
– Immediate Escalation Required
Date: Apr 3, 2025 at 6:44:44 PM
To: Jason Miller Jason.Miller@nafinc.com

Dear Mr. Miller,

I hope this message finds you well.

I am writing to formally request assistance with the transfer of my FHA case number (~~446-6285091~~) from New American Funding lender. As a borrower, I am exercising my right under HUD Mortgagee Letter 2009-40 to transfer my FHA case number to a lender I have selected. Members 1st Federal Credit Union as my new lender.

Unfortunately, I am unable to complete this process directly through New American Funding due to what I believe to be intentional communication obstruction. I have been blocked from accessing the customer service portal, compliance department, and direct loan officer. Attached you will find screenshots and email delivery failure reports that substantiate this issue.

Given that HUD guidelines explicitly state that a borrower's FHA case number must be transferred upon request without discussion, I respectfully request that your office assist me in ensuring this transfer is processed immediately.

I appreciate your understanding and help in protecting the rights afforded to FHA borrowers under HUD's guidelines. I am not providing any additional supporting documentation needed to facilitate this request.

Thank you again for your time and consideration.

Sincerely,

Petie Davis

Email: mfmallah87@icloud.com

FHA Case Number: 446-6285091

Attachments:

- Email delivery failure screenshots
- Communication log screenshots (blocked access)
- Proof of loan status with new lender (Members 1st FCU)



5:39 AM



Mail Delivery System

Yeste

To: Petie >

Undelivered Mail Returned to Sender

This is a system-generated message to inform you that your email could not be delivered to one or more recipients. Details of the email and the error are as follows:

<shawn.wainwright@nafinc.com>: host
nafinc

namprc-
com.mail.protection.outlook.com[52.101.9
0] said: 451 4.7.500

Server busy. Please try again later from
[17.57.155.5]. (S77714)

[BL02EPF00021F6D.namprd02.prod.outl
k.com 2025-03-19T21:01:35.504Z

08DD648F46686162] (in reply to end of
DATA command)



Delivery report

572 bytes.



Delete



Recover

6:47



Cancel

Formal Request for FHA Case Transfer Code – Response Required by 4:00 PM...

To: Shawn Wainwright

Cc: Customer Service

Bcc:

From: "Customer Service" <[REDACTED]>

Invalid Address

Subject: "Customer Service" <[REDACTED]>

Subject

Customer Service <

CustomerCare@nafinc.com>" does not appear to be a valid email address. Do you want to send it anyway?

Dear _____

Cancel

Send

Following my Final Demand Notice, I am requesting an FHA Case Transfer Code for my assigned file number 446-6285091.

As per HUD Mortgagee Letter 2009-40, I am requesting you to transfer my FHA case file to another lender. No discretion or denial allowed under HUD policy. All information must be provided immediately to the borrower.

I require this information no later than 4
18, 2025. If this request is not fulfilled b

6:30



americanfunding.com



newamerican[®]
FUNDING



Funding and would like to be removed from
mailing list, please call 800-450-2010.

New American Funding makes customer service
our number one priority. We encourage you to
call our corporate customer service department
at 800-450-2010 ext. 7100 between 8 am and

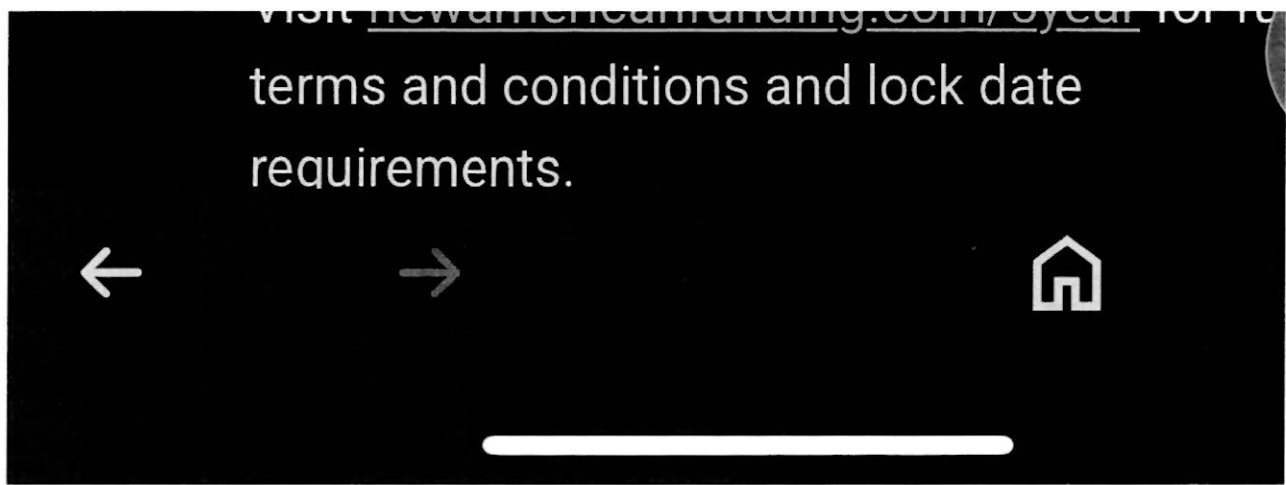
pm PST or email us anytime at customerservice@nafinc.com for any comp resolution you may have regarding the origination of your loan.

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Corporate Office: 14511 Myford Road, Suite Tustin, CA 92780.

*If rates change after you obtain a loan through New American Funding ("Lender"), you may qualify for a refinance loan ("refi") with Lender through the 5-year Rate Protection Pledge. Refi approval subject to borrower and property qualifications, not all applicants will qualify. Applicable on new applications only – not available for loans currently in process.

Visit newamericanfunding.com/5year for fur



On Mar 18, 2025, at 5:01 PM, Jason Miller (CD Sales Manager) <[Jason.Miller@nafinc.com](\"mailto:Jason.Miller@nafinc.com\")> wrote:

[446-6285091](\"tel:446-6285091\")